

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ROGER A GUMINSKI

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:18-22339 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/11/2018 and confirmed on 8/24/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		29,500.00
Less Refunds to Debtor	0.00	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>29,500.00</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,953.00	
Trustee Fee	1,589.46	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>6,542.46</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	M & T BANK	240.54	240.54	0.00	240.54
	Acct: 9126				
	M & T BANK	7,078.09	7,078.09	0.00	7,078.09
	Acct: 9126				
	M & T BANK	0.00	14,543.98	0.00	14,543.98
	Acct: 9126				
	M & T BANK	0.00	0.00	0.00	0.00
	Acct: 9126				
					<b>21,862.61</b>

Priority					
	GLENN R BARTIFAY ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ROGER A GUMINSKI	0.00	0.00	0.00	0.00
	Acct:				
	BARTIFAY LAW OFFICES PC	0.00	0.00	0.00	0.00
	Acct:				
	GLENN R BARTIFAY ESQ	3,953.00	3,953.00	0.00	0.00
	Acct:				
	GLENN R BARTIFAY ESQ	1,000.00	1,000.00	0.00	0.00
	Acct:				
	PA DEPARTMENT OF REVENUE*	573.38	573.38	0.00	573.38
	Acct: 0790				
	M & T BANK	0.00	0.00	0.00	0.00
	Acct: 9126				
					<b>573.38</b>

Unsecured					
	ONE MAIN CONSUMER LOAN INC - A/S/F :	13,479.09	178.30	0.00	178.30
	Acct: 9624				
	WILMINGTON SAVINGS FUND SOCIETY F	11,588.75	153.30	0.00	153.30
	Acct: 8091				
	CAPITAL ONE BANK (USA) NA BY AMERIC	1,208.08	15.98	0.00	15.98
	Acct: 1953				
	PORTFOLIO RECOVERY ASSOCIATES, LL	2,187.06	28.93	0.00	28.93

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7256				
	PORTFOLIO RECOVERY ASSOCIATES, LL	2,003.23	26.50	0.00	26.50
	Acct: 1499				
	PORTFOLIO RECOVERY ASSOCIATES, LL	2,413.87	31.94	0.00	31.94
	Acct: 2075				
	FIRST FEDERAL CREDIT CONTROL	933.37	12.35	0.00	12.35
	Acct: 5924				
	FIRST FEDERAL CREDIT CONTROL	0.00	0.00	0.00	0.00
	Acct: 7526				
	FIRST FEDERAL CREDIT CONTROL	0.00	0.00	0.00	0.00
	Acct: 6890				
	PNC BANK NA	975.42	12.90	0.00	12.90
	Acct: 6189				
	PNC BANK NA	4,598.94	60.83	0.00	60.83
	Acct: 5039				
	TIAA BANK	0.00	0.00	0.00	0.00
	Acct: 2763				
	PA DEPARTMENT OF REVENUE*	39.11	0.52	0.00	0.52
	Acct: 0790				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	MCCALLA RAYMER ET AL	0.00	0.00	0.00	0.00
	Acct:				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct:				
					521.55

TOTAL PAID TO CREDITORS

22,957.54

TOTAL CLAIMED

PRIORITY 573.38

SECURED 7,318.63

UNSECURED 39,426.92

Date: 06/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
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cmecf@chapter13trusteedpa.com

IN RE:  
ROGER A GUMINSKI  
  
Debtor(s)  
  
Ronda J. Winnecour  
Movant  
  
vs.  
No Repondents.

Case No.:18-22339 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Roger A Guminski  
Debtor

Case No. 18-22339-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 30, 2021

User: jfur  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2021:

Recip ID	Recipient Name and Address
db	+ Roger A Guminski, 118 Martin Road, Enon Valley, PA 16120-1110
14862110	+ Kevin G. McDonald, Esq., KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14862115	+ Select Portfolio Svcin, Po Box 65250, Salt Lake City, UT 84165-0250
14862116	+ Tiaa Bank, 301 West Bay Street, Jacksonville, FL 32202-5147
14900412	+ Wilmington Savings Fund Society, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14862108	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 30 2021 23:44:01	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14873144	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 30 2021 23:44:01	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14862109	Email/Text: jill@ffcc.com	Jun 30 2021 23:44:00	First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14884918	Email/Text: jill@ffcc.com	Jun 30 2021 23:44:00	First Federal Credit Control, Inc., 24700 Chagrin Blvd. #205, Beachwood, OH 44122
14862111	Email/Text: camanagement@mtb.com	Jun 30 2021 23:44:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
14895411	Email/Text: camanagement@mtb.com	Jun 30 2021 23:44:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14894097	Email/PDF: cbp@onemainfinancial.com	Jun 30 2021 23:43:34	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14862112	+ Email/PDF: cbp@onemainfinancial.com	Jun 30 2021 23:43:32	Onemain, Po Box 1010, Evansville, IN 47706-1010
14898326	Email/Text: Bankruptcy.Notices@pnc.com	Jun 30 2021 23:44:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14862113	Email/Text: Bankruptcy.Notices@pnc.com	Jun 30 2021 23:44:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14862114	Email/Text: Bankruptcy.Notices@pnc.com	Jun 30 2021 23:44:00	Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009
14888045	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 30 2021 23:43:49	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14881863	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 30 2021 23:44:01	PRA Receivables Management, LLC, P.O. Box 12914, Norfolk, VA 23541-0914
14868436	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 30 2021 23:45:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 14

District/off: 0315-2

User: jfur

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Date Rcvd: Jun 30, 2021

Form ID: pdf900

Total Noticed: 19

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
14881862	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Danielle Boyle-Ebersole	on behalf of Defendant Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage Backed Notes, Series 2017-1 dboyle-ebersole@orlans.com
Glenn R. Bartifay	on behalf of Debtor Roger A Guminski gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Plaintiff Roger A Guminski gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Rebecca Solarz	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7